

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

**In re:**

**Soon Ok Choi AKA Soon O Choi,  
AKA Soon Ok Jung**

**Debtor.**

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: **Case No.: 16-14014**  
: **Chapter 13**  
: **Judge Janet S. Baer**  
: \* \* \* \* \*  
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**CERTIFICATE OF NON-COMPLIANCE**

Now comes U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-1, its successors and assigns (hereinafter, "Creditor"), by and through its mortgage servicing agent Wells Fargo Bank, NA, by and through counsel, and certifies to this Court that Soon Ok Choi AKA Soon O Choi, AKA Soon Ok Jung ("Debtor") has failed to comply with the Order entered by the Court on April 23, 2018, a copy of which is attached hereto as Exhibit "A", by failing to make timely payments in accordance with the Order. Pursuant to the Order, the automatic stay will terminate upon the filing of the Certificate of Non-Compliance.

Creditor hereby advises the Court that Debtor is delinquent for the June 1, 2018 payment and for all arrears that were due thereafter.

The Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 plan filed by the Debtor(s).

WHEREFORE, upon the filing of the Certificate of Non-Compliance, the stay is terminated without further hearing.

Respectfully submitted,

/s/ Sarah E. Barngrover

Umair M. Malik (6304888)

Todd J. Ruchman (6271827)

Keith Levy (6279243)

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Attorneys for Movant

The case attorney for this file is Umair M. Malik.

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**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing Certificate of Non-Compliance was served on the parties listed below via e-mail notification:

U.S. Trustee, Patrick S. Layng, Office of the United States Trustee, Region 11, 219 S. Dearborn Street, Room 873, Chicago, IL 60604

Glenn B. Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532,  
mcguckin\_m@lisle13.com

Joseph S. Davidson, Attorney for Soon Ok Choi AKA Soon O Choi, AKA Soon Ok Jung, 2500 South Highland Avenue, Suite 200, Lombard, IL 60148, jdavidson@sulaimanlaw.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on August 21, 2018:

Soon Ok Choi AKA Soon O Choi, AKA Soon Ok Jung, 1204 Richmond Ave, Westmont, IL 60559

Ean Hie Choi and Soon Ok Choi AKA Soon O Choi, AKA Soon Ok Jung, 1204 Richmond Avenue, Westmont, IL 60559

/s/ Sarah E. Barngrover

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Exhibit A

UNITED STATES BANKRUPTCY COURT  
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In re:

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Debtor.

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Case No.: 16-14014

Chapter 13

Judge Janet S. Baer

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**AGREED ORDER RESOLVING MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY AS TO REAL PROPERTY LOCATED AT 1204 RICHMOND AVENUE, WESTMONT, IL 60559**

This matter coming to be heard on the *Motion for Relief from Stay and Co-Debtor Stay* (Dkt. #36) which was filed in this court by U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2005-1 ("Movant"), by and through its mortgage servicing agent Wells Fargo Bank, NA., Movant and Soon Ok Choi AKA Soon O Choi, AKA Soon Ok Jung ("Debtor"), by and through his attorneys have agreed to a course of action which will condition the continuation of the automatic stay upon certain provisions incorporated herein for the protection of Movant;

Debtor failed to make regular monthly mortgage payments to Movant and is currently in default for the months of February 2018 through March 2018, incurring a total post-petition arrearage of \$9,236.20, which consists of 2 post-petition payments for February 1, 2018 through March 1, 2018 at \$4,605.60 each and 1 Non-Sufficient Funds fee in the amount of \$25.00 assessed April 17, 2017. There is \$25.00 in suspense, which reduces the total post-petition arrearage to \$9,211.20.

**IT IS HEREBY ORDERED:**

1. In order to eliminate said post-petition delinquency, Movant must receive the following payments by the corresponding dates:
  - a. \$1,535.20 on or before April 20, 2018;
  - b. \$1,535.20 on or before May 20, 2018;
  - c. \$1,535.20 on or before June 20, 2018;
  - d. \$1,535.20 on or before July 20, 2018;
  - e. \$1,535.20 on or before August 20, 2018;

- f. \$1,535.20 on or before September 20, 2018.
2. Debtor agrees to resume on-going post-petition payments directly to Movant beginning April 1, 2018.
  3. That Movant must receive the payments listed on Paragraph #1 on or before the corresponding date. If Movant fails to receive any one scheduled payment, the repayment schedule is void and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after mailing notification to the Debtor and his/her attorney, the stay shall be automatically terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property, upon filing notice of same with the clerk of the court.
  4. Upon completion of the repayment schedule listed in Paragraph #1 or tender of sufficient funds to bring the loan post-petition current, the Debtor must continue to make timely post-petition mortgage payments directly to Creditor.
  5. If Creditor fails to receive two (2) post-petition monthly mortgage payments and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after Creditor mailed notification to the Debtor and his/her attorney, the stay shall be automatically terminated as to Creditor, its principals, agents, successors and/or assigns as to the subject property, upon filing notice of the same with the clerk of the court.
  6. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

DATED: \_\_\_\_\_

4/19/18

ENTER: \_\_\_\_\_

Stan S. Baer  
UNITED STATES BANKRUPTCY JUDGE

Submitted by: \_\_\_\_\_

Umair M. Malik (6304888)  
Todd J. Ruchman (6271827)  
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